

United States Bankruptcy Court
Western District of Washington

In re:
Amy Handy
Aaron M Handy
Debtors

Case No. 24-10217-TWD
Chapter 7

District/off: 0981-2
Date Rcvd: Apr 29, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	Amy Handy, Aaron M Handy, 5316 Ne 4th Ct, Renton, WA 98059-8566
957248141	+ Seattle Consumer Justice, PS., Henry & DeGraaff, PS, 119 1st Ave S 500, Seattle, WA 98104-3400

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QMPKLEIN.COM	Apr 30 2024 02:54:00	Michael P Klein, Michael P. Klein, Attorney at Law, 330 Madison Ave S Suite 105, Bainbridge Island, WA 98110-3089
smg	EDI: WADEPREV.COM	Apr 30 2024 02:54:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
957248124	Email/Text: bncnotifications@pheaa.org	Apr 29 2024 22:56:00	American Education Services, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
957248125	Email/PDF: bncnotices@becket-lee.com	Apr 29 2024 22:58:43	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
957248127	EDI: BANKAMER	Apr 30 2024 02:54:00	Bank of America, PO Box 21846, Greensboro, NC 27420-1846
957248132	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 29 2024 22:56:00	Citznsbnkna, 1 Citizens Drive, Riverside, RI 02915
957248128	+ EDI: CAPITALONE.COM	Apr 30 2024 02:54:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
957248129	+ Email/Text: bankruptcy@cavps.com	Apr 29 2024 22:56:00	Cavalry Portfolio Services, 1 American Ln Suite 220, Greenwich, CT 06831-2563
957248130	+ Email/Text: bankruptcy@cavps.com	Apr 29 2024 22:56:00	Cavalry Portfolio Services, 1 American Ln Suite 06831-2563
957248133	+ EDI: COMCASTCBLCENT	Apr 30 2024 02:54:00	Comcast, PO Box 60533, City of Industry, CA 91716-0533
957248134	EDI: DISCOVER	Apr 30 2024 02:54:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
957248135	+ EDI: HFC.COM	Apr 30 2024 02:54:00	HSBC Bank, Attn: Bankruptcy, PO Box 2013, Buffalo, NY 14240-2013
957248136	EDI: IRS.COM	Apr 30 2024 02:54:00	Internal Revenue Service, Central Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
957248131	EDI: JPMORGANCHASE	Apr 30 2024 02:54:00	Chase Auto Finance, P.O. Box 78067, Phoenix, AZ 85062-8067
957248140	Email/Text: EBN@Mohela.com		

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Page 2 of 2
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957248138	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 29 2024 22:56:00	MOHELA, Attn: Bankruptcy 633 Spirit Drive, Chesterfield, MO 63005-1243
957248139	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 29 2024 22:56:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
957248142	+ EDI: WTRRNBNK.COM	Apr 30 2024 02:54:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
957248143	+ EDI: USBANKARS.COM	Apr 30 2024 02:54:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
957248144	+ EDI: USAA.COM	Apr 30 2024 02:54:00	U.S. Bankcorp, Attn: Bankruptcy 800 Nicollet Mall, Minneapolis, MN 55402-7000
957248145	+ EDI: WFFC2	Apr 30 2024 02:54:00	USAA Federal Savings Bank, Attn: Bankruptcy 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
			Wf Bank Na, Attn: Bankruptcy, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
957248123	*	Aaron M Handy, 5316 Ne 4th Ct, Renton, WA 98059-8566
957248126	*	Amy Handy, 5316 Ne 4th Ct, Renton, WA 98059-8566
957248137	*	Internal Revenue Service, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2024 at the address(es) listed below:

Name	Email Address
Jacob D DeGraaff	on behalf of Debtor Amy Handy mainline@hdm-legal.com henrydegraaffps@jubileeblk.net
Michael P Klein	trusteeklein@hotmail.com kleinlaw133@hotmail.com,mklein@ecf.axosfs.com
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 Amy Handy
First Name _____ Middle Name _____ Last Name _____
Debtor 2 Aaron M Handy
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Western District of Washington
Case number: 24-10217-TWD

Social Security number or ITIN xxx-xx-0807

EIN -----

Social Security number or ITIN xxx-xx-2843

EIN -----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amy Handy

Aaron M Handy

4/29/24

By the court: Timothy W. Dore
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.